

New and Subsequent Change Rules

We will consider an application new and require an application and IPP if:

Situation	Jurisdiction	During OEP	Outside OEP
A consumer applies for Consumer Direct coverage for the very first time.	MD/DC/VA	Yes	Yes
A subscriber moves from 1 product family to another.	MD/VA	Yes	Yes
A consumer re-applies for new coverage after a break in coverage.	MD/DC/VA	Yes	Yes
A Subscriber enrolls under a new Exchange. e.g. Enrolled in an On Exchange plan and then applies for an Off Exchange plan	MD/VA	Yes	Yes
A Subscriber changes jurisdictions. On Exchange: will enroll based on the Exchange file Off Exchange: will auto renew to the mapped product and correct jurisdiction*	MD/DC/VA	Yes for non mapped product* No for auto renewed	No**
A subscriber enrolled in a BluePreferred plan changes their address in the state of MD resulting in a legal entity change between GHMSI and CFMI.	MD	No***	No**

The above rules apply to both On and Off Exchange medical and dental unless specified otherwise

* If they request to stay in the mapped product for their original jurisdiction, we will allow based on HIPAA

** If they only submit an address change we will place them in the correct plan upon renewal.

*** **We will enroll them into the correct plan and legal entity, but we will not require a binder payment.**